

| Set | Items | Description |
|------|-------------------------------------|---|
| S1 | 611421 | FRAUD? OR DECEPTION? OR THEFT OR THIEV? OR LARCENY OR STEA- L? OR ROBBERY OR CHEAT? OR SWINDL? OR DISHONEST? |
| S2 | 11595240 | CALCULAT? OR DETERMIN? OR COMPUT??? OR FIGURE??? OR ESTIMA- T? OR GAUG? |
| S3 | 6701209 | POTENTIAL? OR LIKELIHOOD OR RELATIVE OR POSSIBL? OR PROBAB- LE OR PROBABILITY OR LIKELY |
| S4 | 5503784 | CHECK??? OR COMPAR??? OR VERIFY? OR VERIFI? OR CONFIRM??? - OR VALIDAT? OR AFFIRM? OR CORROBORAT? OR AUTHENTICAT? |
| S5 | 509807 | (PURCHASER? OR BUYER? OR SHOPPER? OR CONSUMER? OR CUSTOMER? OR USER?)(1W)(DATA OR INFO OR INFORMATION) OR (SHIP? OR DELI- VERY OR BILL?)(2W)ADDRESS? OR (AREA OR POSTAL)()CODE? OR PHON- E()NUMBER? OR ZIP |
| S6 | 4413085 | RISK OR RISKS OR CHANCE OR SCORE |
| S7 | 206969 | S2(4N)S3 |
| S8 | 8185 | S7 AND S1 |
| S9 | 8631 | S4(5N)S5 |
| S10 | 53 | S8 AND S9 |
| S11 | 15 | S10 NOT PY>1999 |
| S12 | 12 | RD (unique items) |
| File | 9:Business & Industry(R) | Jul/1994-2005/Oct 26 (c) 2005 The Gale Group |
| File | 275:Gale Group Computer DB(TM) | 1983-2005/Oct 27 (c) 2005 The Gale Group |
| File | 621:Gale Group New Prod. Annou. (R) | 1985-2005/Oct 28 (c) 2005 The Gale Group |
| File | 636:Gale Group Newsletter DB(TM) | 1987-2005/Oct 27 (c) 2005 The Gale Group |
| File | 16:Gale Group PROMT(R) | 1990-2005/Oct 27 (c) 2005 The Gale Group |
| File | 160:Gale Group PROMT(R) | 1972-1989 (c) 1999 The Gale Group |
| File | 148:Gale Group Trade & Industry DB | 1976-2005/Oct 28 (c)2005 The Gale Group |

12/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

02009271 Supplier Number: 25481522 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Debit Cards on the Internet
(European point-of-sale credit-card transactions amounted to \$489 bil in 1998; total payments over the Internet in Europe amounted to \$773 mil)
Credit Card Management, v 12, n 8, p 94
November 1999
DOCUMENT TYPE: Journal; Industry Overview ISSN: 0896-9329 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2809

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...although access channels will be more diverse. Smart cards, digital TV, mobile phones and personal **computers** are **likely** to be equally important, contrasting with mainly PC-based access in the U.S.

Widespread...

...by his bank.

With credit cards, issuers have been willing to run the risks of **fraud** in order to stake out a position in Internet payments. In practice, more problems have arisen with chargebacks and disputes, particularly over recurring payments, than with **fraud**.

Interchange applied to credit cards and offline debit cards also is substantially higher than for...

...cardholder to input a card number and PIN--and that's the open door to **fraud** on the Internet," he says, adding that a bogus Internet merchant can use such data...

...without it," says Armand Linkens, chief executive of Proton World International, who has suffered Internet **fraud** on his personal credit card. "But the procedure is just too complex, and I don..."

...card is not present. In addition, they have better address verification systems than Europeans to **confirm** buyers' **shipping** **addresses**.

Chip-Based Solutions

The main purpose of SET is to provide stronger authentication of the...
...site says: "None of the customers who has shopped at Amazon.co.uk has reported **fraudulent** use of a credit or debit card as a result of purchases made with us..."

12/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

02006052 Supplier Number: 25480637 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Security Issues Key to Debit Card use on Internet
(In Europe, the point-of-sale volume on Visa and Europay cards totaled \$489 bil in 1998, with e-commerce payments generating revenue of \$773 mil)
Card Marketing, v 3, n 10, p 54+

November 1999

DOCUMENT TYPE: Journal ISSN: 1095-6263 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2392

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...although access channels will be more diverse. Smart cards, digital TV, mobile phones, and personal **computers** are **likely** to be equally important, contrasting with mainly PC-based access in the United States.

Widespread...

...by his bank.

With credit cards, issuers have been willing to run the risks of **fraud** in order to stake out a position in Internet payments. In practice, more problems have arisen with chargebacks and disputes, particularly over recurring payments, than with **fraud**.

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Chip-based solutions

The main purpose of SET is to provide stronger authentication of the...

12/3,K/3 (Item 3 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2005 The Gale Group. All rts. reserv.

01662860 Supplier Number: 24417937 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Using Artificial Intelligence, Equifax Says, Increases Its Ability to Spot Bad Checks

(Equifax is using artifical intelligence software from Neuristics to improve its efforts against check fraud)

American Banker, v 163, n 199, p 9

October 16, 1998

DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 307

(USE FORMAT 7 OR 9 FOR FULLTEXT)

(Equifax is using artifical intelligence software from Neuristics to improve its efforts against check fraud)

TEXT:

...said, it has determined that artificial intelligence can improve

significantly the chances of fighting check **fraud** .

The check services division of the Atlanta credit and consumer information company last fall installed artificial intelligence software from Neuristics Corp. to reduce the risk of authorizing **fraudulent** checks. Equifax evaluates the background of people and companies that present checks to its more...

...vice president and general manager of Equifax check services in St. Petersburg, Fla.

Merchants swipe **checks** through a reader, which captures **customer data** and sends it to Equifax. The Neuristics software examines the customers' check-writing history and...

...number. The software also factors in the retailer's industry and location.

This yields a **calculation** of how **likely** the check is to bounce. An approval or disapproval message usually comes back in less...

12/3,K/4 (Item 1 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2005 The Gale Group. All rts. reserv.

01314839 SUPPLIER NUMBER: 07877744 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Computer security: new managerial concern for the 1980s and beyond.

Bidgoli, Hossein; Azarmsa, Reza

Journal of Systems Management, v40, n10, p21(7)

Oct, 1989

ISSN: 0022-4839

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 3548 LINE COUNT: 00296

... is unknown. Studies by NCCD, however, estimate that 44% of the computer crimes are money **theft** , 16% damage to software, 10% **theft** of information or programs, 12% alteration of data and 10% **theft** of service.

Security awareness and the importance of a comprehensive security system are increasing rapidly...

...the target of unauthorized use, such as divulging the employee's record, changing the financial **figures** and **possible** destruction of an organization's data files, which would be disastrous for both the organization...

...outside of the organization. Computer disaster can be caused by embezzlement (breach of trust) and **fraud** (**deception** by somebody not in a position of trust).

Some of these threats are controllable, some...transmission media such as phone lines, satellites, microwaves, coaxial cables and fiber optic cables. Upon **verification** of the **user** , the **data** can be decoded into plain text. In the network environment, encryption is becoming a common...

...the access control to computers and the available devices that secure computers from acts of **theft** . For the majority of organizations, physical security is often the primary concern. It has been...7. Keep sensitive data, software and printouts locked up to reduce the chance of accessing, **stealing** or altering the information.

8. Exit from the program/system promptly. Log off and turn...

12/3,K/5 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

07384183 Supplier Number: 61427971 (USE FORMAT 7 FOR FULLTEXT)

Debit Cards on the Internet.

Rolfe, Richard

Credit Card Management, v12, n8, p94

Nov, 1999

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 2933

... although access channels will be more diverse. Smart cards, digital TV, mobile phones and personal **computers** are **likely** to be equally important, contrasting with mainly PC-based access in the U.S.

Widespread...

...by his bank.

With credit cards, issuers have been willing to run the risks of **fraud** in order to stake out a position in Internet payments. In practice, more problems have arisen with chargebacks and disputes, particularly over recurring payments, than with **fraud**.

Interchange applied to credit cards and offline debit cards also is substantially higher than for...

...cardholder to input a card number and PIN--and that's the open door to **fraud** on the Internet," he says, adding that a bogus Internet merchant ...without it," says Armand Linkens, chief executive of Proton World International, who has suffered Internet **fraud** on his personal credit card. "But the procedure is just too complex, and I don't present. In addition, they have better address verification systems than Europeans to **confirm** buyers' **shipping** **addresses**.

Chip-Based Solutions

The main purpose of SET is to provide stronger authentication of the

...

...site says: "None of the customers who has shopped at Amazon.co.uk has reported **fraudulent** use of a credit or debit card as a result of purchases made with us...

12/3,K/6 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

06863052 Supplier Number: 57437048 (USE FORMAT 7 FOR FULLTEXT)

E-commerce: What Happens After You Click Enter?(Statistical Data Included)

Witt, Clyde E.

Material Handling Engineering, v54, n11, p39

Oct, 1999

Language: English Record Type: Fulltext

Article Type: Statistical Data Included

Document Type: Magazine/Journal; Trade

Word Count: 4873

... the consumer does not have to be home when the goods are delivered. Issues of **theft** and freshness of product must be overcome, however. Another company, in the Boston area, will...Financial experts predict that after Webvan adds in delivery vans, humans and inventory, the investment **figure** could be substantially higher -- **possibly** \$4 billion.

In less than two months, Webvan had a client list of about 20... personal schedules," says Waksberg.

Descartes' geocoding component adds more efficiency by enabling companies to immediately **verify** the **shipping address** at the time the order is being placed. This eliminates delivery problems and delays. The...

12/3,K/7 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

11772405 SUPPLIER NUMBER: 58061578 (USE FORMAT 7 OR 9 FOR FULL TEXT)
TOP 50 EUROPE.
Manufacturing Systems Europe, 2, 5, 22
Sept, 1999
ISSN: 0748-948X LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 32679 LINE COUNT: 02716

... management of plant data.

Aspen's goal is to help plants operate at their true **potential** by **determining** the optimal balance of physical and capital resources required to maximize output and improve profits...allow companies to build Web-based systems through which their customers can place orders, receive **customer support information**, and **check** billing status.

According to Singh, combining these systems with i2's Rhythm planning & scheduling applications...They don't make the software--they make it better

Without doubt, ILOG is a **stealth** solutions provider in the supply chain management (SCM) software space, and certainly one of the...

12/3,K/8 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

11590075 SUPPLIER NUMBER: 55905501 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Kvetch yap comply.(Know Your Consumer regulations)
Foster, Beverly
Journal of Lending & Credit Risk Management, 81, 7, 18(6)
March, 1999
ISSN: 1088-7261 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3525 LINE COUNT: 00280

...ABSTRACT: take effect in April 2000, are primarily aimed at mitigating the risks of committing financial **fraud** among depositors, bankers and lenders. Consumer rights advocates denounce these rules, claiming that stringent KYC...

...believe that KYC rules would only empower financial regulators and some banking officials to conduct **fraudulent** activities. On the other hand, industry observers have expressed confidence that the proposed KYC rules...

... Lloyd, "we are installing another piece of software that is designed to detect new account **fraud**. While it serves a KYC purpose, it's not intended just for KYC. Our system will look at basic **customer information** and issue warnings, **validate** customer identification to some extent, and look at **fraudulent** customer profiles. We're also looking at some other software that basically monitors an account...

...at transactions outside the parameters of normal activity. Many things a bank does now for **fraud** protection, such as patterns of kiting, may not

be thought of as KYC. But what...

...to open a checking account, how far should a bank employee have to go to **determine** that person's most **likely** source of funds?," asks Pierce. "Would we have to ask, 'Where does your money come...considerable amount of training," he says. "True, financial institutions already do a substantial amount of **fraud** prevention-related monitoring and we do file SARs in connection with apparent **fraud** and apparent money-laundering activity. But most of our monitoring systems are deposit-related and...

...activity. Employees posting payments have an opportunity to see something." The bank has an "800" **fraud** hotline that goes to the security office and has offered an incentive to employees to spot and report **fraud**. The training program, rolled out over 1997 and 1998, already has triggered a number of many U.S.-based banks to comply with reporting requirements intended to prevent **fraud**. In a regulation that covers both new and existing customers, successful bank compliance with Know...

12/3,K/9 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

10556418 SUPPLIER NUMBER: 21226524 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Using Artificial Intelligence, Equifax Says, Increases Its Ability to Spot Bad Checks.(Brief Article)

Luhby, Tami

American Banker, v163, n207, p9(1)

Oct 16, 1998

DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 343 LINE COUNT: 00031

TEXT:

...said, it has determined that artificial intelligence can improve significantly the chances of fighting check **fraud**.

... last fall installed artificial intelligence software from Neuristics Corp. to reduce the risk of authorizing **fraudulent** checks. Equifax evaluates the background of people and companies that present checks to its more...

...vice president and general manager of Equifax check services in St. Petersburg, Fla.

Merchants swipe **checks** through a reader, which captures **customer data** and sends it to Equifax. The Neuristics software examines the customers' check-writing history and...

...number. The software also factors in the retailer's industry and location.

This yields a **calculation** of how **likely** the check is to bounce. An approval or disapproval message usually comes back in less...

12/3,K/10 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

10463558 SUPPLIER NUMBER: 21136769 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Avoiding credit fraud with due diligence.

Kerins, James

Business Credit, v100, n8, p17(2)

Sept, 1998

ISSN: 0897-0181

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1319

LINE COUNT: 00111

Avoiding credit fraud with due diligence.

... risk is part of any business transaction. But how can the diligent credit manager prevent **fraud** before it happens - or, at least, minimize all the risks that it will?

The best...

...As every credit manager is well aware, technology now plays a major role in the **fraudsters** ' ability to defraud creditors. With the right desktop publishing software, legitimate business documents can be...

...good business practice to accept official-looking documentation at face value.

To counteract the vast **potential** for **fraud** created by **computers** , credit managers need to train their personnel in reviewing and analyzing all the different documents...

...be.

In addition, it is critical to make effective use of the same tool that **fraudsters** themselves use. Some basic document verification processes can be completed using a range of commercially available databases. Sophisticated users of these databases will be able to **gauge potential** risk in a matter of minutes. But with the analysis of data in which there...

...the principals), there should be nothing to worry about.

The next stage of preventing credit **fraud** falls under the rubric of minimizing the risks. Here the diligent credit manager will want to address the risks inherent in the delivery of the product - from the potential **fraudsters** ' perspective. "Product diversion" or misrepresenting to the manufacturer the market it will be shipped and sold to, is a thriving business for **fraudsters** .

An appropriate level of due diligence on the " **ship to**" **address** should supplement all previous **verification** efforts. Here is a brief list of the basic searches that should be made to **verify** the legitimacy of the **shipping address** : **address check** , **phone number** -to-address cross **check** , **phone number** -to-company name cross **check** , surrounding businesses check, and the property ownership/-square footage check.

This checklist of searches can...

...affiliations, if such exist. The latter plays a role in minimizing risk because a favorite **fraudster** ploy is to establish multiple business identities at various addresses or to use the same...

...dramatically. This could be an important red flag alerting the credit manager to a potential **fraud** in progress.

Finally, it is all too easy for some **fraudsters** to inflict repeated losses on businesses that do not retain institutional knowledge of prior **fraud** by the same phony businesses. Often the collection department doesn't communicate with the credit department, so while a **fraudster** may be well known to the company's collections agent, the same person will be ...

...e., the right database to learn from your past mistakes.

In overview, the level of **fraudster** sophistication varies widely, from simple, direct, small-dollar **fraud** , to complex gray market or

diversion schemes which deploy a series of corporations and subsidiaries...
...bottom line in a favorable way.

James Kerins is the chief operations officer of National **Fraud** Center. NFC, based in Horsham, PA, provides complete multi-sector **fraud** detection and prevention services. They serve the credit, computer, banking, wireless and insurance industries through proactive and reactive **fraud** deterrent products, investigative support, corporate due diligence and data analysis for **fraud** prosecution.

12/3,K/11 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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08831765 SUPPLIER NUMBER: 18390235 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Putting real teeth into your data security.(Cover Story)
Hooper, Paul; Page, John
National Public Accountant, v41, n5, p13(10)
May, 1996
DOCUMENT TYPE: Cover Story ISSN: 0027-9978 LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 6418 LINE COUNT: 00555

TEXT:

...of misleading financial statements (in the case of auditors) or the prevention or discovery of **theft** (in the case of the police and FBI). However, these external controls cannot be counted...

... computer will always consistently check the credit limit.

Motivation

The computer does not have any **dishonest** or disloyal motivations, since the machine cannot profit from any misstatement. The employee, on the ...systems are susceptible to numerous types of error, such as incorrect calculations and mispostings. With **computer** -based systems, the **potential** for these types of errors is generally reduced; however, new and different sources of errors...data file changes are backed up by properly authorized transactions.

Concentrated Information Is Easier to **Steal**

Manual records are often so bulky that **stealing** them would present serious logistical problems in just moving the vast quantity of material. Additionally...

...for people to neglect checking the computer's accuracy and to simply assume that the **computer** is correct. One **potential computer** thief took advantage of that attitude by modifying the payroll deductions for employees at his...update balances and process loan payments by hand, tripling transaction times and increasing exposure to **fraud** because the tellers could only check transactions over \$500.

United Stationers, a large office products...

...tales and techniques for computer break-ins. They trade passwords, debate the fine points of **stealing** long-distance calls, give tutorials on how to find and eliminate "Feds," provide primers for rookie "hacklings," post **phone numbers** such as Citibank's **checking** and credit-card records; and provide instructions for tapping into systems such as Dun & Bradstreet...

...its computer system. As a result, an international CPA firm estimates the cost of computer **fraud** losses, corporate espionage and general trouble at more than \$3 billion per year.

Errors Can Be Introduced During Communications

In addition to the other **possible** errors in any **computer** system,

the data being transmitted can become corrupted during communication due to power surges, noise...back up data and store them in secure locations.

- * Protect microcomputer equipment from damage and **theft**.
 - * Arrange for disaster recovery.
 - * Test applications thoroughly to be sure they perform...would be performed by
- System development tasks
- separate employees,;
- * the speed with which both unintentional mistakes and deliberate **fraud** can spread system-wide;
 - * faulty hardware, software, application programs, or system design;
 - * the impossibility of...

...is small and easy to use, so safeguards must be in place to guard against **theft**, unauthorized access to data and infection by a computer virus.

In doing their work, auditors...

12/3,K/12 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

05921390 SUPPLIER NUMBER: 12650463 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Technology explosion shapes marketing's future.

Moore, Anne Morgan

Bank Marketing, v24, n5, p24(4)

May, 1992

ISSN: 0888-3149

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 3171 LINE COUNT: 00270

TEXT:

The 1990s will belong to the banks that can help make **theft** customers' lives easier. This change will be accomplished in part through new opportunities afforded by...

... a way to electronically reproduce a document and then store and disseminate that image via **computer**. **Possible** financial services applications include checking account statements, credit card drafts and other documents. American Express...of the functions consolidated statements can perform.

Given the trend toward more convenient and accessible **customer information**, the new **checking** account statement technology may well be on the way to becoming a requirement, something providers...

| Set | Items | Description |
|------|-------------------------------------|---|
| S1 | 611421 | FRAUD? OR DECEPTION? OR THEFT OR THIEV? OR LARCENY OR STEA- L? OR ROBBERY OR CHEAT? OR SWINDL? OR DISHONEST? |
| S2 | 11595240 | CALCULAT? OR DETERMIN? OR COMPUT??? OR FIGURE??? OR ESTIMA- T? OR GAUG? |
| S3 | 6701209 | POTENTIAL? OR LIKELIHOOD OR RELATIVE OR POSSIBL? OR PROBAB- LE OR PROBABILITY OR LIKELY |
| S4 | 5503784 | CHECK??? OR COMPAR??? OR VERIFY? OR VERIFI? OR CONFIRM??? - OR VALIDAT? OR AFFIRM? OR CORROBORAT? OR AUTHENTICAT? |
| S5 | 509807 | (PURCHASER? OR BUYER? OR SHOPPER? OR CONSUMER? OR CUSTOMER? OR USER?) (1W) (DATA OR INFO OR INFORMATION) OR (SHIP? OR DELI- VERY OR BILL?) (2W) ADDRESS? OR (AREA OR POSTAL) () CODE? OR PHON- E () NUMBER? OR ZIP |
| S6 | 4413085 | RISK OR RISKS OR CHANCE OR SCORE |
| S7 | 206969 | S2 (4N) S3 |
| S8 | 8185 | S7 AND S1 |
| S9 | 8631 | S4 (5N) S5 |
| S10 | 53 | S8 AND S9 |
| S11 | 15 | S10 NOT PY>1999 |
| S12 | 12 | RD (unique items) |
| S13 | 8992661 | NON () PERSONAL OR NONPERSONAL OR ELECTRONIC OR ON () LINE OR - ONLINE OR INTERNET OR DIGITAL? |
| S14 | 19308119 | TRANSACTION? OR SALE? OR COMMERCE OR SHOP? OR RETAIL? OR - SELLING OR PURCHAS? OR MARKETING |
| S15 | 871869 | S13 (2W) S14 |
| S16 | 38533 | S15 AND S1 |
| S17 | 601 | S16 AND S9 |
| S18 | 56 | S17 AND S2 (5N) (S3 OR S6) |
| S19 | 8 | S18 NOT PY>1999 |
| S20 | 7 | RD (unique items) |
| File | 9:Business & Industry(R) | Jul/1994-2005/Oct 26 (c) 2005 The Gale Group |
| File | 275:Gale Group Computer DB(TM) | 1983-2005/Oct 27 (c) 2005 The Gale Group |
| File | 621:Gale Group New Prod. Annou. (R) | 1985-2005/Oct 28 (c) 2005 The Gale Group |
| File | 636:Gale Group Newsletter DB(TM) | 1987-2005/Oct 27 (c) 2005 The Gale Group |
| File | 16:Gale Group PROMT(R) | 1990-2005/Oct 27 (c) 2005 The Gale Group |
| File | 160:Gale Group PROMT(R) | 1972-1989 (c) 1999 The Gale Group |
| File | 148:Gale Group Trade & Industry DB | 1976-2005/Oct 28 (c) 2005 The Gale Group |

20/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

02009271 Supplier Number: 25481522 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Debit Cards on the Internet
(European point-of-sale credit-card transactions amounted to \$489 bil in 1998; total payments over the Internet in Europe amounted to \$773 mil)
Credit Card Management, v 12, n 8, p 94
November 1999
DOCUMENT TYPE: Journal; Industry Overview ISSN: 0896-9329 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2809

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...Europe there are competing standards for transaction encryption, including Secure Socket Layers (SSL) and Secure **Electronic Transactions** (SET). According to tabular information from the European Card Review, there are 71 SET-enabled...

TEXT:

If you believe the pundits, **electronic commerce** will revolutionize consumer payments as we know it--and it would be wrong to bet...

...disks and computer software, many are for services such as pornography and gambling.

Over time, **electronic commerce** may well be as popular in Europe as in the U.S., although access channels will be more diverse. Smart cards, digital TV, mobile phones and personal **computers** are **likely** to be equally important, contrasting with mainly PC-based access in the U.S.

Widespread...

...the Danish and Belgian interbank companies. Interpay, PBS and Banksys are implementing SET, the Secure **Electronic Transactions** protocol, while Switch relies on SSL, the Secure Socket Layers protocol developed by Microsoft Corp...

...called digital certificates, has stronger technology than SSL to ensure that all parties to an **Internet transaction** are legitimate, but SSL backers dispute the need for such security, not to mention SET...

...is not used on the Internet.

Earlier this year, Sandra Alzetta, senior vice president for **electronic commerce** at London-based Visa European Union, noted that e-commerce payments accounted for 1% of...

...by his bank.

With credit cards, issuers have been willing to run the risks of **fraud** in order to stake out a position in Internet payments. In practice, more problems have arisen with chargebacks and disputes, particularly over recurring payments, than with **fraud**.

Interchange applied to credit cards and offline debit cards also is substantially higher than for...

...cardholder to input a card number and PIN--and that's the open door to **fraud** on the Internet," he says, adding that a bogus Internet merchant can use such data...

...s missed everything that's going on in this world."

Says George Pace, manager for **electronic commerce** at Streamline Merchant Services, the National Westminster Bank affiliate which is the U.K.'s...

...without it," says Armand Linkens, chief executive of Proton World International, who has suffered Internet **fraud** on his personal credit card. "But the procedure is just too complex, and I don..."

...past 15 years for their mail order/telephone order business, whose key characteristic--like an **Internet transaction**--is the fact that the card is not present. In addition, they have better address verification systems than Europeans to **confirm buyers' shipping addresses**.

Chip-Based Solutions

The main purpose of SET is to provide stronger authentication of the...

...hard," says Olivier Stoica, manager of acceptance development at Europay.

In Europe, the proportion of **Internet transactions** fulfilled crossborder is over 30%, which compares with 13% of U.S. **Internet transactions** exported. Disputed transactions are bad news for all concerned wherever they occur, but across borders...

...certificate and form of payment have been stored in the wallet, the consumer can buy **online**.

Transaction information is routed through the Interpay gateway for authorization. It is then forwarded to the...

...com, are market leaders in Internet payments without, so far, needing the high-level Secure **Electronic Transactions** (SET) standard. In Britain, Amazon.co.uk's Web site says: "None of the customers who has shopped at Amazon.co.uk has reported **fraudulent** use of a credit or debit card as a result of purchases made with us..."

20/3,K/2 (Item 2 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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02006052 Supplier Number: 25480637 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Security Issues Key to Debit Card use on Internet

(In Europe, the point-of-sale volume on Visa and Europay cards totaled \$489 bil in 1998, with e-commerce payments generating revenue of \$773 mil)

Card Marketing, v 3, n 10, p 54+

November 1999

DOCUMENT TYPE: Journal ISSN: 1095-6263 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2392

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...1999, with Europe accounting for 13% of that, according to Jupiter Research. In the future, **electronic commerce**, digital TV, smart cards, and mobile phones may be as popular in Europe as in...

...certificate; chip-based solutions; and crossing borders with SET are discussed. A table lists Secure **Electronic Transactions** (SET)-enabled merchants in Europe. ...

TEXT:

...or your competitors, says Michael Dell, founder, Dell Computer Corp.

If you believe the pundits, **electronic commerce** will revolutionize consumer payments as we know it -- and it would be wrong to bet...
...are in the United States, using credit cards.

The key to greater volume

Over time, **electronic commerce** may well be as popular in Europe as in the United States, although access channels will be more diverse. Smart cards, digital TV, mobile phones, and personal **computers** are **likely** to be equally important, contrasting with mainly PC-based access in the United States.

Widespread...

...the Danish and Belgian interbank companies. Interpay, PBS and Banksys are implementing SET, the Secure **Electronic Transactions** protocol, while Switch relies on SSL, the Secure Socket Layers protocol developed by Microsoft Corp...

...called digital certificates, has stronger technology than SSL to ensure that all parties to an **Internet transaction** are legitimate, but SSL backers dispute the need for such security, not to mention SETs...

...is not used on the Internet.
Earlier this year, Sandra Alzetta, senior vice president for **electronic commerce** at London-based Visa European Union, noted that e-commerce payments accounted for 1% of...

...by his bank.

With credit cards, issuers have been willing to run the risks of **fraud** in order to stake out a position in Internet payments. In practice, more problems have arisen with chargebacks and disputes, particularly over recurring payments, than with **fraud**.

Interchange applied to credit cards and offline debit cards also is substantially higher than for...

...cardholder to input a card number and PIN- and that's the open door to **fraud** on the Internet," he says, adding that a bogus Internet merchant can use such data...

...s missed everything that's going on in this world."

Says George Pace, manager for **electronic commerce** at Streamline Merchant Services, the National Westminster Bank affiliate which is the U.K.'s...

...without it," says Armand Linkens, chief executive of Proton World

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20/3,K/3 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07384183 Supplier Number: 61427971 (USE FORMAT 7 FOR FULLTEXT)
Debit Cards on the Internet.
Rolfe, Richard
Credit Card Management, v12, n8, p94
Nov, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2933

... or your competitors, says Michael Dell, founder, Dell Computer Corp.

If you believe the pundits, **electronic commerce** will revolutionize consumer payments as we know it--and it would be wrong to bet ...

...disks and computer software, many are for services such as pornography and gambling.

Over time, **electronic commerce** may well be as popular in Europe as in the U.S., although access channels will be more diverse. Smart cards, digital TV, mobile phones and personal **computers** are **likely** to be equally important, contrasting with mainly PC-based access in the U.S.
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20/3,K/4 (Item 2 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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06863052 Supplier Number: 57437048 (USE FORMAT 7 FOR FULLTEXT)

E-commerce: What Happens After You Click Enter?(Statistical Data Included)

Witt, Clyde E.

Material Handling Engineering, v54, n11, p39
Oct, 1999
Language: English Record Type: Fulltext
Article Type: Statistical Data Included
Document Type: Magazine/Journal; Trade
Word Count: 4873

... the consumer does not have to be home when the goods are delivered. Issues of **theft** and freshness of product must be overcome, however. Another company, in the Boston area, will...

...into a 70,000-square-foot building to handle its \$30 million in current annual **Internet** grocery sales.

Although many of the e-commerce grocery companies partner with major manufacturers, the distribution centers...Financial experts predict that after Webvan adds in delivery vans, humans and inventory, the investment **figure** could be substantially higher -- **possibly** \$4 billion.

In less than two months, Webvan had a client list of about 20... personal schedules," says Waksberg.

Descartes' geocoding component adds more efficiency by enabling companies to immediately **verify** the **shipping** **address** at the time the order is being placed. This eliminates delivery problems and delays. The... new on-line services claim.

Who will be the winners in this new world of **on - line** grocery **shopping** ? According to the most recent Wholesale/Retail Distribution Center Benchmark Report, published by Food Distributors...

...sales. Will consumers follow this convenience issue all the way to the computer and embrace **on - line** **shopping** ? A lot of people are wagering a lot of money that they (we) will.

As...

...that wholesalers and the material handling industry will be the benefactors in this push for **on - line** **shopping** or any growth in the food industry. The size of the food industry market is...

20/3,K/5 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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11772405 SUPPLIER NUMBER: 58061578 (USE FORMAT 7 OR 9 FOR FULL TEXT)
TOP 50 EUROPE.
Manufacturing Systems Europe, 2, 5, 22
Sept, 1999
ISSN: 0748-948X LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 32679 LINE COUNT: 02716

... longer desirable to think of the core ERP system as separate from industry-specific solutions, **electronic** **commerce**, or customer relationship management (CRM) applications," Lange says. "They all need to be part of...

...applications.

The thrust of SAP's Web commerce strategy is to blend the tide of **Internet** **commerce** with companies' existing ERP infrastructures and user interfaces. "We're able to bring the same...

...extend that flow of information to their customers and suppliers through a comprehensive model for **electronic** **commerce** and collaboration," Lange

says.

SAP's strongest growth was in the Americas last year, where...provide additional capabilities to Movex users. He says Java is especially critical to Intertia's **electronic commerce** strategy because Java is "recognized as the language of the Internet."

In unveiling the Java...

...medium-sized manufacturers and distributors need to conduct business today--including advanced planning & scheduling and **electronic commerce** capabilities. Koepfler also notes that Intertia will continue its long-standing tradition of developing specific...a level playing field."

One differentiator, though, has been the company's development of its **electronic commerce** suite, for which JBA has partnered with IBM for its net.commerce software. For the...

...applications. Typically, they purchase millions of items a year, so if they can move to **electronic purchasing**, they can cut costs. We have enabled them to use an electronic catalog to make...upcoming applications, which have not yet been named, will provide inter- and intra-business communication, **electronic commerce**, and business intelligence functions. The BizWorks technologies will enhance these applications, says McCarron. For example...

...added business intelligence abilities to PRMS this past year, as well as new workflow and **electronic commerce** functions." In the near future, says McCarron, an integrated PRMS/Warehouse Boss solution will be...existing ones," he says. "The system also can easily accommodate new technology that emerges--the **Internet**, **electronic commerce**, or new appliances such as cell phones or palmtops that our customers may want to...management of plant data.

Aspen's goal is to help plants operate at their true **potential** by **determining** the optimal balance of physical and capital resources required to maximize output and improve profits...capabilities. And early this year, the company enhanced the Global Series with its new **electronic commerce** solution called Scala.Solutions. The product allows distributors or sales representatives to dial into the...

...Scala plans to continue offering a single global solution, based on Microsoft technology, with strong **electronic commerce** functionality. Later this year, look for a fourth element in the Scala formula: new applications...

...JobBOSS Software. Tracer, a supplier of software for building and running transportation networks with full **electronic commerce** capabilities, has been folded into the Kewill E-Commerce division. JobBOSS and its software for...

...and product configuration. Kewill ERP also is working with other Kewill divisions to fully integrate **electronic commerce**, warehouse management, distribution, and transportation capabilities into its ERP suites.

Zalesin says Kewill also wants...Connects architecture; a 100-percent Java user interface called Net UI; and a set of **electronic commerce** applications. The release will transform QAD from being simply an enterprise software vendor to more...

...framework provides flexible connectivity between the ERP system and users, information sources, other applications, and **electronic commerce** systems.

The new architecture also supports Web site address linking from MFG/PRO to Web...of MFG/PRO, position the company for better future returns. "We want to lead the **electronic commerce** revolution," pledges

Lopker.

18 ABB Automation
MES products span manufacturing industries
In January, Zurich-based...

...in the automation business, supplying high value-added capabilities."

19 i2 Technologies

APS meets **electronic commerce**

i2 Technologies currently is the leading supplier of supply chain management software, and its management...allow companies to build Web-based systems through which their customers can place orders, receive **customer** support **information**, and **check** billing status.

According to Singh, combining these systems with i2's Rhythm planning & scheduling applications will allow i2 customers to build "complete end-to-end intelligent **electronic commerce** solutions." He also says i2's primary focus over the coming months will be bringing...

...front- and back-end systems that can quickly leapfrog them to being a leading-edge **electronic commerce** company."

20 Industri-Matematik

International

SCE meets customer relationship management

The past year has seen...

...complex logistics environments. Both products support the multicurrency, multilanguage culture of global manufacturers and provide **electronic commerce** capabilities that allow companies to collaborate with customers and partners.

"We are focusing a great deal of effort on helping organizations make the move into **electronic commerce**," says Geraci. "We believe CEOs at every company are looking at **electronic commerce** strategies, and so every major customer is thinking about some kind of **electronic commerce** initiative. The trend is for multiple channels and multiple business models within an enterprise."

According...

...s a major trend toward revenue growth as opposed to cost containment; and secondly, the **Internet** and **electronic commerce** are causing everyone to think through their supply chains," says Geraci. As companies determine their...says the company also has development teams working to ensure those solutions include the appropriate **electronic commerce** components, including tools that promote collaboration among supply chain partners.

As an indication of its...industry innovator, PSDI has launched a new company, MRO.com, to expand the focus on **electronic commerce** and Internet-based desktop procurement. "We have a history of firsts," says Rob Bloom, a...

...MRO.com. PSDI plans to allocate this new capital to MRO.com's development of **Internet**-based MRO **commerce** products, and to develop content and add suppliers to the community. "We also will ...and we are pleased with the level of commitment, which will forge even stronger MRO **electronic commerce** solutions that integrate the best in enterprise asset maintenance and MRO solutions."

"We have the...

...means the system must include front-office features, advanced planning & scheduling capabilities, and support for **electronic commerce**. MAPICS has added these features to its system in recent years, often through alliances with...

...programming language is playing a crucial role in equipping the MAPICS XA suite to support **electronic commerce**. The MAPICS **electronic commerce** strategy with a Java-based user interface called eWorkplace allows users to access any part...

...can be accessed virtually anywhere, on regular PCs, thin-client machines, or remote terminals. The **electronic commerce** initiative also includes COM...They don't make the software--they make it better

Without doubt, ILOG is a **stealth** solutions provider in the supply chain management (SCM) software space, and certainly one of the...

...products," says Dennis Vohs, chairman and CEO. "Simultaneously, we are moving toward systems oriented around **electronic commerce** and the Web."

Renaissance CS is Ross Systems' ERP suite that features such process-industry...companies, but we were Euro-compliant from the start."

Within the next nine months, new **electronic commerce** capabilities will be added into the Adonix X3 product. "With a browser-based interface, companies...acquisitions to further round out our offering," says Endle.

"Our customers are clearly looking for **electronic commerce** and front-office solutions, and those will be a strong focus for us."

36 LIS...number of companies to offer advanced planning & scheduling functionality, and with Trilogy Development to offer **electronic commerce** and order configuration capabilities. Glovia also will soon select a product data management system partner...marketplace for themselves, whereas we are presenting a broad offering. A lot of suppliers offer **electronic commerce** or customer support as separate modules, but we are offering these things as part of...

...It has become fashionable for business software suppliers to trumpet their Web-enabled applications and **electronic commerce** capabilities, but Symix Systems continues to tell medium-sized manufacturers and distributors that its products...

...taken--the entire infrastructure behind it. We are focusing on the execution side of the **electronic commerce** supply chain."

Symix molded its product line to support this strategy roughly two years ago...

...quickly ship them directly to customers."

While none of this necessarily requires the use of **electronic commerce**, manufacturers and distributors soon will find that they simply cannot satisfy their customers' demand for...

...prepared when that day arrives. "The prevailing belief is that everyone already is engaged in **electronic commerce**," De Rosa says, adding, "That absolutely is not the case. Most medium-sized companies are..."

...becoming Internet-enabled." Symix has an agreement with MCI WorldCom that calls for creating an **electronic commerce** platform specifically for medium-sized manufacturers and distributors. "Most of ...in which medium-sized manufacturing and distribution companies live," she says. "We know that as **electronic commerce** technology expands, users' lives are going to become even more chaotic than they are now..."

...the dynamic scheduling capabilities inherent in APS systems--will be critical for the execution of **electronic commerce** applications. It will not be enough for companies to simply set up a Web site...can significantly lower the cost of networking the system, but it also prepares it for **electronic commerce**," Stuckey says.

MSS for Objects targets a broad range of discrete and process manufacturers. The...information exchange, Battiau says. She also believes that early adopters view Internet business-to-business **electronic commerce** as the real Year 2000 issue. "The Internet has become such an important part of..."

20/3,K/6 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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09708203 SUPPLIER NUMBER: 19691219 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Web certification touts lower risks on 'net. (National Computer

Security Association's web certification program, company risks)

Daniels, Susan

National Underwriter Property & Casualty-Risk & Benefits Management, v101, n31, p19(1)

August 4, 1997

ISSN: 1042-6841

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 836 LINE COUNT: 00071

Web certification touts lower risks on 'net. (National Computer

Security Association's web certification program, company risks)

... and maintenance costs at risk, according to Mr. Gordon, who explained that some companies have **consumer information** that requires provides "third-party" **verification**

Mr. Gordon gave details of the process, which test the client's existing security. The...

...the hardware is kept, which must be secured against unauthorized people from walking in and **stealing** or tampering with data or machinery.

The logical environment includes the use of passwords or...
...the disgruntled employee from taking revenge via the computer system.

Mr. Gordon added, "components of **electronic purchases** are separated so access is limited." He explained this as fragmentation of financial or sensitive...

20/3,K/7 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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05921390 SUPPLIER NUMBER: 12650463 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Technology explosion shapes marketing's future.

Moore, Anne Morgan

Bank Marketing, v24, n5, p24(4)

May, 1992

ISSN: 0888-3149

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 3171 LINE COUNT: 00270

TEXT:

The 1990s will belong to the banks that can help make **theft** customers' lives easier. This change will be accomplished in part through new opportunities afforded by...

... of audio cassette tapes.

Infomercials, or 30-minute TV ads, could represent the future for **electronic marketing** for the financial services industry. It is estimated that \$1 billion in products were sold...

...a way to electronically reproduce a document and then store and

dissiminate that image via **computer** . **Possible** financial services applications include checking account statements, credit card drafts and other documents. American Express...of the functions consolidated statements can perform.

Given the trend toward more convenient and accessible **customer information** , the new **checking** account statement technology may well be on the way to becoming a requirement, something providers...

...Debit transactions created by off-line programs require two to three days to complete. However, **electronic** network **transactions** can debit a customer's account instantly.

The interrelationship among ATMs, debit cards and credit...

| Set | Items | Description |
|-----|-------|---|
| S1 | 758 | FRAUD? OR DECEPTION? OR THEFT OR THIEV? OR LARCENY OR STEA- L? OR ROBBERY OR CHEAT? OR SWINDL? OR DISHONEST? |
| S2 | 21023 | CALCULAT? OR DETERMIN? OR COMPUT??? OR FIGURE??? OR ESTIMA- T? OR GAUG? |
| S3 | 6926 | POTENTIAL? OR LIKELIHOOD OR RELATIVE OR POSSIBL? OR PROBAB- LE OR PROBABILITY OR LIKELY |
| S4 | 8114 | CHECK??? OR COMPAR??? OR VERIFY? OR VERIFI? OR CONFIRM??? - OR VALIDAT? OR AFFIRM? OR CORROBORAT? OR AUTHENTICAT? |
| S5 | 1824 | (PURCHASER? OR BUYER? OR SHOPPER? OR CONSUMER? OR CUSTOMER? OR USER?)(1W)(DATA OR INFO OR INFORMATION) OR (SHIP? OR DELI- VERY OR BILL?)(2W)ADDRESS? OR (AREA OR POSTAL)()CODE? OR PHON- E()NUMBER? OR ZIP |
| S6 | 1846 | RISK OR RISKS OR CHANCE OR SCORE |
| S7 | 1886 | S2(S)S3 |
| S8 | 107 | S7 AND S6 |
| S9 | 7 | S8 AND S1 |
| S10 | 50 | S7 AND S1 |
| S11 | 5 | S10 AND S5 |
| S12 | 4 | RD (unique items) |
| S13 | 138 | S1 AND (S7 OR S6) |
| S14 | 13 | S13 AND S5 |
| S15 | 9 | RD (unique items) |

File 256:TecInfoSource 82-2005/Jan
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15/3,K/1

DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

00155463 DOCUMENT TYPE: Review

PRODUCT NAMES: Software Testing (830237)

TITLE: Tools Help Squash Bugs

AUTHOR: Babcock, Charles

SOURCE: Information Week, n1041 p54(2) May 30, 2005

ISSN: 8750-6874

HOMEPAGE: <http://www.informationweek.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

REVISION DATE: 20051000

...of application project managers. Among them are Agitatar Software's Agitator, Fortify Software's Application **Risk** Analyzer, Parasoft's JTest and C++Test, and LogicLibrary's LogicScan. A company such as...

...is particularly concerned that it leaves no passages of entry that would allow intruders to **steal customer financial data**. It uses Fortify Software's Application **Risk** Analyzer to scan the daily rebuild of project source code and detect potential problems before...

15/3,K/2

DIALOG(R)File 256:TecInfoSource
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00153291 DOCUMENT TYPE: Review

PRODUCT NAMES: Content Security (805963); Security (836192)

TITLE: Offshore Outsourcing: Is Your Data Safe?

AUTHOR: Schmerken, Ivy

SOURCE: Wall Street & Technology, v22 n5 p14(5) May 2004

ISSN: 1060-989X

HOMEPAGE: <http://www.wallstreetandtech.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

REVISION DATE: 20050300

A discussion is provided of 'data security **risks** and privacy concerns, and how these issues can be mitigatedk when outsourcing financial services IT...

...on security measures and data access policies provided by another company. The most high-profile **risks** are those related to access, storage, and transfer of data. Compliance with such regulations as Gramm-Leach-Bliley, which requires privacy protection for **customer data** and forbids data sharing with other entities without permission, is requiring firms to secure data...

...party outsourcing arrangements, and, in 2002, the Office of the

Comptroller of the Currency issued **risk** management guidance for banks that use foreign-based third-party service providers. To reduce exposure...

...50,000 to share a firm data with a competitor. Among topics covered are increased **risk** when

DESCRIPTORS: Financial Institutions; **Fraud** Protection; Outsourcing; Security

15/3,K/3

DIALOG(R)File 256:TecInfoSource
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00152355 DOCUMENT TYPE: Review

PRODUCT NAMES: DataSecure Platform (206423)

TITLE: **Breach of Trust: Data breaches are a constant threat and put...**

AUTHOR: Hulme, George V Kontzer, Tony

SOURCE: Information Week, v987 p58(7) May 3, 2004

ISSN: 8750-6874

HOME PAGE: <http://www.informationweek.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20040730

Identity **theft** and security breaches are growing problems that are leading consumers to distrust buying over the Internet. Recent problems include the **theft** of **customer information** from GMAC Insurance, Equifax Canada, a consultant working for Wells Fargo, and several universities. Baker...

...against attacks. Firewalls are a common defense. Symantec also reports that viruses and worms that **steal** personal information are increasing at a fast rate. Other security threats are **computer** and hard drive thefts. Data encryption is a **possible** solution, but encrypted data is difficult to manage and use, and slows down system performance...

...come internal sources. Credit card companies have deployed a variety of security measures to detect **risks** and threats. Technology is also available to detect suspicious activity. ID Analytics is a firm selling software that analyzes and applies an ID **score** based on the **likelihood** of being **fraudulent**.

DESCRIPTORS: Computer Security; E-Commerce; Financial Institutions; Firewalls; **Fraud** Protection; Privacy

15/3,K/4

DIALOG(R)File 256:TecInfoSource
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00151326 DOCUMENT TYPE: Review

PRODUCT NAMES: Intellectual Property (841617); Offshore Development (847909)

TITLE: At Risk Offshore: U.S. companies outsourcing their software...
AUTHOR: Fitzgerald, Michael
SOURCE: CIO, v17 n4 p78(5) Nov 15, 2003
ISSN: 0894-9301
HOME PAGE: <http://www.cio.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20040430

TITLE: At Risk Offshore: U.S. companies outsourcing their software.....

...of tremendous outsourcing. While many companies will save money by outsourcing its software development, the **risk** of industrial **theft** in Third World countries that do not have laws on the books to protect foreign ...

...to do their due diligence and not outsource development to the cheapest vendor. As more **customer data** flows between the companies and those with whom they send their work, it is even...

15/3,K/5
DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

00145962 DOCUMENT TYPE: Review

PRODUCT NAMES: Nightingale (165956)

TITLE: RSA looks to lock down personal data: Nightingale splits encrypted...

AUTHOR: Fisher, Dennis
SOURCE: eWeek, v20 n15 p1(2) Apr 14, 2003
ISSN: 1530-6283
HOME PAGE: <http://www.eweek.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20030730

RSA Security's Nightingale is meant to reduce the hacker's ability to **steal** information by compromising just one machine. Nightingale is based on the secret sharing cryptographic concept...
...separate server. This dividing of data prevents a hacker who finds half the ciphertext from **determining** the other half and the security data. Nightingale will resolve many difficulties related to security...

...for portable credentials without seeing the actual keys, which eliminates the need to store private **user data** at a central vendor's location, such as Microsoft. Users log into an application via...

...the application server and the other half goes to the Nightingale server. Security experts see **potential** in Nightingale, but also foresee some early limitations, including the ability of an administrator to...

15/3,K/6

DIALOG(R)File 256:TecInfoSource
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00144159 DOCUMENT TYPE: Review

**PRODUCT NAMES: Smart Cards (836915); Company--MasterCard International
Inc (879151)**

TITLE: MasterCard Builds Smart Card Partnerships
AUTHOR: Amato-McCoy, Deena
SOURCE: Bank Systems & Technology, p42(3) Nov 2002
ISSN: 1045-9472
HOMEPAGE: <http://www.banktech.com>

RECORD TYPE: Review
REVIEW TYPE: Company

REVISION DATE: 20030630

...magnetic stripes and embedded smart chips. Smart cards have not caught on quickly due to **risk** management techniques and programs banks use to control **fraud** efficiently. Some of these programs are not available outside of the U.S. Also, telecommunications...
...This allows consumers to store a variety of information on their smart cards, such as **billing addresses** , **phone numbers** , passwords, and membership numbers. The standard gives cardholders more control over personal information and greater...

15/3,K/7

DIALOG(R)File 256:TecInfoSource
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00135258 DOCUMENT TYPE: Review

PRODUCT NAMES: ClearCommerce Engine (083119)

TITLE: ClearCommerce aims to squelch international credit card fraud
AUTHOR: Messmer, Ellen
SOURCE: Network World, v18 n47 p25(2) Nov 19, 2001
ISSN: 0887-7661
HOMEPAGE: <http://www.nwfusion.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20020330

TITLE: ClearCommerce aims to squelch international credit card fraud

ClearCommerce's ClearCommerce Engine **fraud** prevention software now includes GeoLocator software that identifies purchaser locations and checks purchase orders for known high- **risk** characteristics. For instance, impostors always use free e-mail accounts, but GeoLocator can identify the ...

...s IP address. When someone places an order from overseas but uses a U.S.

delivery address , there is a high **risk** of **fraud** . ClearCommerce learned this by surveying a sample of over 1,100 merchants. **Fraud** patterns were revealed from examination of 6 million Internet transactions during an 18-month period...

...each purchase order on a scale of 1 to 100, based on low or high **risk** , and advises rejection or acceptance by the merchant. According to the sampling of **customer data** used, Yugoslavia, the Ukraine, Indonesia, and Lithuania are the countries with the highest **risk** of credit card **fraud** to U.S.-based online sellers. ClearCommerce Engine with GeoLocator's closest competitor is CyberSource...

DESCRIPTORS: Credit Cards; E-Commerce; **Fraud** Protection; Globalization; Retailers

15/3,K/8

DIALOG(R)File 256:TecInfoSource
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00131464 DOCUMENT TYPE: Review

PRODUCT NAMES: **CompuTrace 8.0** (613347)

TITLE: **CompuTrace locates stolen laptops: When properly installed...**

AUTHOR: Windman, Russell

SOURCE: eWeek, v18 n24 p66(2) Jun 18, 2001

ISSN: 1530-6283

HOME PAGE: <http://www.eweek.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: B

REVISION DATE: 20010830

...it is a good addition to any corporate security configuration. CompuTrace 8.0 installs a **stealthy** agent (an 8KB virtual device driver) on the hard drive, which communicates with Absolute's monitoring service at scheduled intervals. If a **theft** report is filed via phone, fax, or Web, Absolute's server tells the agent to call more often. About half of **computers** reported stolen actually do call in. Absolute Recovery Services logs **phone numbers** , IP addresses, and time/date to create a warrant request. Absolute reports that 95 percent...

...are served on the Internet service provider(ISP), which must provide the address of the **possible** perpetrator so that police can recover the **computer** .

15/3,K/9

DIALOG(R)File 256:TecInfoSource
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00129346 DOCUMENT TYPE: Review

PRODUCT NAMES: **Fraud Protection** (844829); **Internet Shopping** (840432)

TITLE: **CyberSource: At a time when consumers are well protected, this...**

AUTHOR: Roberts-Witt, Sarah L

SOURCE: Internet World, p50(2) Apr 1, 2001
ISSN: 1097-8291
HOMEPAGE: <http://www.iw.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010530

PRODUCT NAMES: Fraud Protection...

...provider, is building a business on the ability to help 'merchants guard themselves against online **fraud** with its **risk** protection network services.' CyberSource has first-hand knowledge of **fraud**, having been a victim of it when it was known as online software merchant Beyond.com. Beyond.com, a retailer, was being peppered with **fraudulent** transactions, so its engineers spent a few years beginning in 1994 developing and tuning a **fraud**-screening engine that seeks IP address **fraud** patterns and other indications of **fraud**, such as mismatched physical billing and shipping information. CyberSource became a separate company in 1998 and has acquired many customers (over 3,000 by recent **estimates**, including Home Depot, Compaq, Walmart.com, and Nike) and partners (including Visa, Broadvision, Microsoft, Blue...

...button on a Web site, a snapshot of the transaction completed is sent, including various **customer information**. The data are run through CyberSource's Internet **Fraud** Screening engine, which is linked to credit card processing networks. Processed information is given a **fraud - likelihood score**, which is returned to the merchant.

DESCRIPTORS: Credit Analysis; E-Commerce; **Fraud** Protection; Internet Shopping; Retailers; **Risk** Analysis



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
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Record: 1

Title: Scheme to call fraudsters' bluff.

Source: IT Week; 8/1/2005, Vol. 8 Issue 30, p4-4, 1/6p

Document Type: Article

Subject Terms: AUTHENTICATION
COMPUTER crimes
COMPUTER networks -- Security measures
INTERNET fraud

Geographic Terms: UNITED States

Company/Entity: 192.COM Business Services (Company)

Abstract: The article reports that last week 192.com Business Services launched an international online ID verification system to help e-traders reduce the risk of online fraud. Ian Green of the identity authentication specialist said that his firm has compiled a master database from national directory enquiry databases worldwide. Firms can query the name, address and telephone numbers of prospective customers in real time against this data. At present, Global ID can check databases across Europe, North America and Australia, but the company hopes to expand to other countries in future.

Full Text Word Count: 175

ISSN: 1462-396X

Accession Number: 18321198

Database: Internet and Personal Computing Abstracts